

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Erik E Sanchez
Debtor

Case No. 24-00065-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 25, 2024

User: AutoDocke
Form ID: pdf002

Page 1 of 5
Total Noticed: 93

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2024:

Recip ID	Recipient Name and Address
db	+ Erik E Sanchez, 70 McClellan Lane, Hanover, PA 17331-9327
5588850	+ Adam R. Wilk Esquire, 10615 Judicial Drive #303, Fairfax, VA 22030-7500
5590035	+ Adam Wilk, c/o Rathbone Group, LLC, 1250 Granger Road, Brooklyn Heights, OH 44131-1234
5588851	Advanced Radiology of PA, 26999 Network Place, Chicago, IL 60673-1269
5588855	+ Bureau of Account Management, 3607 Rosemont Avenue, Camp Hill, PA 17011-6904
5588869	CSPROF48, PO Box 1280, Oaks, PA 19456-1280
5588859	+ Chevy Chase Village, PO Box 10579, Rockville, MD 20849-0579
5588862	+ City of Rehoboth Beach, 1 City Hall Drive, PO Box 1163, Rehoboth Beach, DE 19971-0803
5588870	+ Dept of Motor Vehicles, PO Box 37135, Washington, DC 20013-7135
5588873	Emergency Medical Assoc - CHC, 29919 Century Blvd, Suite 200, Germantown, MD 20874-1118
5588875	+ Franklin & Prokopik PC, 2 N Charles Street, Ste 600, Baltimore, MD 21201-3723
5588884	+ Jesse Sanchez, 70 McClellan Lane, Hanover, PA 17331-9327
5588886	+ LDC Collection Systems, PO Box 10579, Rockville, MD 20849-0579
5588887	+ Levid Valles, 5621 Landover Road, Hyattsville, MD 20784-1228
5588888	+ Linebarger Goggan Blair &, Sampson, LLC, 1600 John F Kennedy Blvd, Philadelphia, PA 19103-2852
5588891	#+ McKenzie Capital, 3390 Mary Street, Suite 216, Miami, FL 33133-5258
5588899	+ Pinnacle Health, PO Box 826813, Philadelphia, PA 19182-6813
5588903	+ Progressive Select Insurance Co, 5920 Landerbrook Drive, Cleveland, OH 44124-6506
5590036	+ Progressive Select Insurance Company, c/o Rathbone Group, LLC, 1250 Granger Road, Brooklyn Heights, OH 44131-1234
5588905	+ Quantum Imaging & Therapeutic, Dept 19687, Post Office Box 1259, Oaks, PA 19456-1259
5588907	#+ Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
5588912	+ Soon Park, 5621 Landover Road, Hyattsville, MD 20784-1228
5588914	+ State Farm Life Insurance Company, PO Box 2364, Bloomington, IL 61702-2364
5589519	U.S. Department of Housing and Urban Development, 12th Floor 801 Market Street, Philadelphia, PA 19107
5588920	UPMC Pinnacle, 300 Highland Avenue, Hanover, PA 17331-2297
5588922	+ Washington DC CCU, 1101 4th Street, 2nd Floor, Washington, DC 20024-4457

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5588849	^ MEBN	Mar 25 2024 18:44:59	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
5588852	^ MEBN	Mar 25 2024 18:44:03	Affiliate Asset Solutions LLC, 145 Technology Pkwy NW, Ste 100, Norcross, GA 30092-3536
5588853	Email/Text: EBNProcessing@afni.com	Mar 25 2024 18:50:00	Afni, 1310 Martin Luther King Drive, Post Office Box 3068, Bloomington, IL 61702-3068
5588854	^ MEBN	Mar 25 2024 18:45:08	Arcadia, Post Office box 6768, Reading, PA 19610-0768
5588856	+ Email/Text: Bankruptcy@BAMcollections.com	Mar 25 2024 18:49:00	Bureau of Account Managment, 3607 Rosemont

			Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5588857	+ Email/Text: payments@brsi.net	Mar 25 2024 18:50:00	Business Revenue Systems Inc, 2102 S Main Street, Burlington, IA 52601-6528
5588868	Email/Text: correspondence@credit-control.com	Mar 25 2024 18:49:00	Credit Control, LLC, 8001 Woodland Center Boulevard, Suite 200, Tampa, FL 33614
5588867	Email/Text: correspondence@credit-control.com	Mar 25 2024 18:49:00	Credit Control, LLC, PO Box 546, Hazelwood, MO 63042
5588858	+ Email/Text: bmg.bankruptcy@centurylink.com	Mar 25 2024 18:50:00	CenturyLink, PO Box 1319, Charlotte, NC 28201-1319
5588860	+ Email/Text: jozlin_johnson@staffdefense.com	Mar 25 2024 18:49:00	Cincinnati Insurance Co, PO Box 145496, Cincinnati, OH 45250-5496
5588861	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 25 2024 18:59:52	Citibank/Best Buy, Citicorp Credit Svcs/Centr Bk dept, Po Box 790034, St Louis, MO 63179-0034
5588863	+ Email/Text: Collections_Bankruptcies@encoreexchange.com	Mar 25 2024 18:49:00	Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238
5588864	+ Email/Text: convergent@ebn.phinsolutions.com	Mar 25 2024 18:50:00	Convergent Outsourcing Inc, 800 SW 39th St, Post Office Box 9004, Renton, WA 98057-9004
5588865	+ Email/Text: convergent@ebn.phinsolutions.com	Mar 25 2024 18:50:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, 800 Sw 39th St, Ste 100, Renton, WA 98057-4927
5588866	+ Email/Text: ebnotifications@creditacceptance.com	Mar 25 2024 18:49:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
5588871	Email/Text: mrdiscen@discover.com	Mar 25 2024 18:49:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
5590444	Email/Text: mrdiscen@discover.com	Mar 25 2024 18:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5588872	^ MEBN	Mar 25 2024 18:44:09	Dynamic Recovery Solutions, 135 Interstate Boulevard, Greenville, SC 29615-5720
5588874	Email/Text: mary@firstcollect.net	Mar 25 2024 18:49:00	First Collect, Inc, PO Box 102, Lewes, DE 19958
5588876	Email/Text: reports@halstedfinancial.com	Mar 25 2024 18:49:00	Halsted Financial Services, PO Box 828, Skokie, IL 60076
5588881	^ MEBN	Mar 25 2024 18:44:20	HRRG, PO Box 8486, Pompano Beach, FL 33075-8486
5588877	+ Email/Text: lyonsbe2@upmc.edu	Mar 25 2024 18:49:00	Hanover Hospital/UPMC, 300 Highland Avenue, Hanover, PA 17331-2203
5588878	Email/Text: Harris@ebn.phinsolutions.com	Mar 25 2024 18:50:00	Harris & Harris Ltd, 111 W Jackson Blvd, Ste 400, Chicago, IL 60604-4135
5588879	^ MEBN	Mar 25 2024 18:44:55	Hayt, Hayt & Landau LLC, Meridian Center 1, 2 Industrial Way West, Eatontown, NJ 07724-2279
5588880	^ MEBN	Mar 25 2024 18:44:38	Hayt, Hayt & Landau LLC, Post Office Box 500, Eatontown, NJ 07724-0500
5588847	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 25 2024 18:49:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5588882	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 25 2024 18:59:52	JCPenney/GECRB, PO Box 965005, Orlando, FL 32896-5005
5588883	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 25 2024 18:50:00	Jefferson Capital Systems, 16 Mcleland Rd, Saint Cloud, MN 56303
5597787	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 25 2024 18:50:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302-9617
5588885	+ Email/Text: PBNCNotifications@peritussservices.com		

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		Mar 25 2024 18:49:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5596419	Email/PDF: resurgentbknofications@resurgent.com	Mar 25 2024 18:49:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5588889	Email/Text: amps@manleydeas.com	Mar 25 2024 18:49:00	MANLEY DEAS KOCHALSKI LLC, Post Office Box 165028, Columbus, OH 43216-5028
5588890	+ Email/Text: bknofices@mbandw.com	Mar 25 2024 18:49:00	McCarthy Burgess Wolff, 26000 Cannon road, Bedford, OH 44146-1807
5602340	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Mar 25 2024 18:49:00	Medallion Bank, c/o Systems & Services, Technologies, Inc., PO Box 9013, Addison, Texas 75001-9013
5596766	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 25 2024 18:59:40	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
5588892	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 25 2024 18:50:00	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
5598186	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 25 2024 18:50:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5588893	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 25 2024 18:50:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
5588894	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 25 2024 18:59:53	Midland Mortgage Co/Midfirst, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
5588895	^ MEBN	Mar 25 2024 18:43:59	National Enterprise Systems, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476
5588896	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 25 2024 18:50:00	PA Department of Revenue, Attn: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5588848	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 25 2024 18:50:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5588897	Email/Text: bankruptcies@penncredit.com	Mar 25 2024 18:49:00	Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110
5588898	Email/Text: info@phoenixfinancialsvcs.com	Mar 25 2024 18:49:00	Phoenix Financial Services, 8902 Otis Avenue, Ste 103A, Indianapolis, IN 46216-1077
5588900	Email/Text: Bankruptcy.Notices@pnc.com	Mar 25 2024 18:49:00	Pnc Bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222
5590795	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 25 2024 18:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5588902	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 25 2024 18:50:00	Progressive Advanced Insurance, c/o CCS, 725 Canton Street, Norwood, MA 02062-2609
5588904	+ Email/Text: clientrelations@optiosolutions.com	Mar 25 2024 18:49:00	Qualia Collection Seviles, 1444 North McDowell Boulevard, Petaluma, CA 94954-6515
5588906	+ Email/Text: ngisupport@radiusgs.com	Mar 25 2024 18:49:00	Radius Global Solutions LLC, PO Box390905, Minneapolis, MN 55439-0905
5588908	+ Email/Text: admin@rsgcollect.com	Mar 25 2024 18:49:00	Recovery Solutions, 1008 Mattlind Way, Milford, DE 19963-5300
5588916	Email/Text: ccubankruptcy.notices@maryland.gov	Mar 25 2024 18:49:00	State of MD Central Collection Unit, Fifth Floor Certifications, 300 West Preston Street, Baltimore, MD 21201
5588909	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 25 2024 18:50:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
5592719	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 25 2024 18:50:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX

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			76161-0275
5588910	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Mar 25 2024 18:49:20	Secretary of Housing & Urban Develo, 451 Seventh Street SW, Washington, DC 20410-0001
5588911	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Mar 25 2024 18:49:20	Secretary of Housing and Urban Deve, 451 7th Street SW, Washington, DC 20410-0001
5588913	+ Email/Text: bknotices@mbandw.com	Mar 25 2024 18:49:00	Sprint Solutions, c/o McCarthy Burgess & Wolff, 26000 Cannon Road, Bedford, OH 44146-1807
5588915	^ MEBN	Mar 25 2024 18:45:30	State of Delaware DOT, PO Box 697, Dover, DE 19903-0697
5588917	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 25 2024 18:49:08	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
5588918	+ Email/Text: bankruptcyssst@alorica.com	Mar 25 2024 18:49:00	Systems & Services Tech, Inc., Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600
5588919	+ Email/Text: bankruptcy@bbandt.com	Mar 25 2024 18:49:00	Truist Bank, PO Box 1847, Wilson, NC 27894-1847
5590439	+ Email/Text: bankruptcy@bbandt.com	Mar 25 2024 18:49:00	Truist Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
5588921	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 25 2024 18:49:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
5588924	Email/Text: bankomail@wilberggroup.com	Mar 25 2024 18:49:00	Wilber & Assoc PC, 210 Landmark Drive, Normal, IL 61761-2194
5588923	+ Email/Text: lconey@whiterosecu.com	Mar 25 2024 18:50:00	White Rose Credit Unio, 1529 Rodney Road, York, PA 17408-9716
5590890	+ Email/Text: lconey@whiterosecu.com	Mar 25 2024 18:50:00	White Rose Credit Union, 3498 Industrial Drive, York, PA 17402-9050
5588925	+ Email/Text: ebn@wfcorp.com	Mar 25 2024 18:50:00	Williams & Fudge, PO Box 11590, Rock Hill, SC 29731-1590
5588926	+ Email/Text: kcm@yatb.com	Mar 25 2024 18:49:00	York Adams Tax Bureau, Post Office Box 15627, York, PA 17405-0156

TOTAL: 67

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5588901		Professional Account Mgmt, Removed per entry 13

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Erik E Sanchez gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Erik E Sanchez

CHAPTER 13

CASE NO. **1-23-**☒ ORIGINAL PLAN☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)☒ Number of Motions to Avoid Liens (2)☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☒ Included ☐ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☒ Included ☐ Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ **0.00** (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ **154,000.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
02/2024	08/2028	\$2800.00	\$0.00	\$2800.00	\$154,000.00
09/2028	01/2029	\$0.00	\$0.00	\$0.00	\$0.00
				Total Payments:	\$154,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of **\$147,720.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$ 0.00** (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Credit Acceptance	2021 Toyota Camry	9336
Midland Mortgage Co	70 McClellan Lane Hanover, PA 17331	3668
Secretary of Housing and Urban Dev. (no payment until sold)	70 McClellan Lane, Hanover, Pa 17331	

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that

collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Midland Mortgage Co	70 McClellan Lane, Hanover PA 17331	\$0.00 As per POC	\$0.00	\$0.00 As per POC
Credit Acceptance	2021 Toyota Camry	6182.91 As per POC	\$0.00	\$6182.91 As per POC

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

☐ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
None					

F. Surrender of Collateral. Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
Systems & Services Tech, Inc.	Recreational Vehicle

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

☒ The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder	Midland Credit Mgmt, Inc.
Lien Description For judicial lien, include court and docket number	Entered 11/18/2022 Judgment Lien
Description of the lien property	70 McClellan Lane Hanover, PA 17331 York County
Liened Asset Value	\$170,000.00
Sum of Senior Liens	\$211,406.47
Exemption Claimed	\$0.00
Amount of Lien	\$1,929.65
Amount Avoided	\$1,929.65

Name of Lien Holder	Midland Credit Mgmt, Inc
Lien Description For judicial lien, include court and docket number	Entered 3/05/2023 Judgment Lien
Description of the lien property	70 McClellan Lane Hanover, PA 17331 York County
Liened Asset Value	\$170,000.00
Sum of Senior Liens	\$211,406.47
Exemption Claimed	\$0.00
Amount of Lien	\$2,559.09
Amount Avoided	\$2,559.09

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 0.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ See 9, Below per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$0.00- As per POC
PA Department of Revenue	\$0.00 - As per POC
York Adams Tax Bureau	\$0.00 -- As per POC

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
Gitts Run Mini Storage	Lease of Storage Unit; \$95.40/mo.; Current (contains miscellaneous household goods, worth approximately \$400.00)	\$109.00	0%	\$0.00	\$0.00	Assume

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☐ entry of discharge.
☒ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
Level 2: _____
Level 3: _____
Level 4: _____

Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.
 (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

ADDENDUM TO CHAPTER 13 PLAN

1A. If one of the Debtors is not employed at the time of the filing of the Plan, but has the ability to work, Debtors will notify counsel when he (or she) returns to work, and any necessary adjustments to the Plan will be made at that time.

2(C) & 2(D). Said amounts are estimated. Debtor will pay the amount as stated in the Proof of Claim unless an objection is filed to the claim, in which case debtor will pay the amount determined by the Court or as agreed to by the parties. Debtor waives the right to object to these claims after the Plan is confirmed.

2(E). Amounts stated are estimated. If an objection is filed to a Proof of Claim, payment of the amount determined by the Court or as stipulated to by the parties.

2F. The collateral being surrendered is being surrendered in full satisfaction of debt.

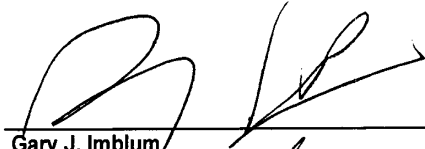
3B. IRS, PA Department of Revenue and local tax claims - The priority and/or secured portion of a timely filed allowed Proof of Claim relating to tax claims referenced shall be paid in full through the Plan. If an objection is filed to any such claim, the amount of the unsecured priority and secured claim determined by the Court or through agreement of the parties shall be paid in full through the Plan.

Debtor may in the future provide for payment of post petition federal, state and/or local tax claims to the detriment of non priority unsecured claims.

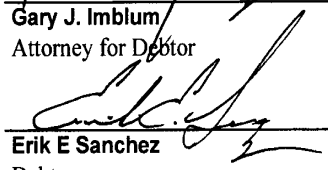
3A(2). Attorney fees. Debtor's counsel will bill attorney's time at \$295.00 per hour associates time at \$235.00 per hour and paralegal time at \$135.00 per hour, through December 31, 2023. Effective January 1, 2024, rates increased to \$345.00 per hour for attorney, \$285.00 per hour for associate time and \$175.00 per hour for paralegal time. Said hourly fees are subject to change upon reasonable notice to Debtor(s). Debtor's counsel will submit a Fee Application to the Court for approval of fees. Only those fees and costs approved by the Court shall be paid by the Trustee to counsel.

In addition to fees, Debtors will be responsible for expenses, including photo copying, travel (where applicable), postage, court costs, filing fees, and similar expenses which are incurred by counsel in the course of performing services to the Debtors.

Dated: 12-28-23



Gary J. Imblum
Attorney for Debtor



Erik E Sanchez
Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.